

SPEAKERS' BIOGRAPHIES



Antoni Ballabriga

Global Head of Responsible Business, BBVA

He reports directly to the Board of Directors. His mission is to challenge the whole organization to ensure that people are systematically placed at the decision-making processes.

This includes the entire value chain: from the design of customer solutions to marketing and sales, customer relations and complaints. Furthermore, he works to reinforce responsible business culture; social, environmental and reputational risks; integrated reporting and community investment.

Former President of DIRSE, Spanish Association of CSR Professionals and Former President of SpainSIF, Spanish Forum for Socially Responsible Investment.

Antoni holds a Degree in Business Sciences and MBA from ESADE Business School. He has studied at Harvard Business School and is First Mover Fellow at The Aspen Institute.



Lior Bornshtain

CEO & Co-founder, Otly!

Lior is the CEO and Co-Founder at Otly, the missing layer for kid-friendly banking. By connecting directly to the banks and introducing Otly!Pay, Otly provides a new banking experience for the next generation of digital natives.

As an entrepreneur with over two decades of experience in software development and with solid involvement in all areas of product development lifecycle, Lior has the unique combination of business, user experience and technical vision.

Prior to Otly, Lior worked as a CTO in "The Moneyer", a personal finance platform and as Chief Architect at "Allshare Media Banking", a provider of core and eBanking solutions.

Lior holds an MSC in computer science from the Liverpool University, is married and has 3 kids.



Peter Blom

CEO and Chairman of the Executive Board of Triodos Bank Group

Peter Blom (1956) has been statutory Member of the Executive Board of Triodos Bank N.V. since 1989 and is Chair of this Board. Triodos Bank is a leading European social bank providing financial services for a diverse range of sectors, from financing organic farming and renewable energy - both wind and solar - to cultural projects and micro credit. Triodos Bank only lends to enterprises and projects that benefit people and the environment.

Triodos Bank's mission is to make money work for positive change, providing a more human, transparent form of banking where social profit is as much part of decision making as the more traditional risk and return.

In addition to his role at Triodos Bank, Peter Blom is, among others, Chair of the Board of the Global Alliance for Banking on Values (www.gabv.org), Member of the Board of the Dutch Banking Association, Co-chair of the Board of the Sustainable Finance Lab and member of the Central Planning Committee of the Netherlands Bureau for Economic Policy Analysis (CPB).



David Dechamps

Senior Vice President, Digital Payments & Labs, Europe, Mastercard

David Dechamps is Senior Vice President, Digital Payments for Europe. In this role, he is responsible for the management and development of emerging payment products for the European markets. These include e-commerce, mobile commerce, person-to-person payments, contactless payments and inControl.

Prior to this, David Dechamps was the Benelux General Manager at MasterCard Europe. In this role he was responsible for all sales, marketing and operations in Belgium, the Netherlands and Luxembourg, which included close cooperation with the financial institutions as well as developing new solutions for retailers and cardholders.

Since he joined MasterCard in 2002, David held various positions as Head of Sales Products & Solutions and Vice President Prepaid Product Sales responsible for selling MasterCard's prepaid solution across Europe.

David has worked in the electronic payments sector for over 20 years. During that time he has worked for a bank, a vendor and a card scheme, giving him a valuable ability to understand the different perspectives in the payments industry.

David came to MasterCard from the card manufacturer Gemalto, where he was marketing manager in the financial services sector for two years. He started his career as a product manager for an international cash management system at General de Banque (now BNP Paribas Fortis) in Belgium. David holds a degree in Commercial Engineering and a Masters in Telecommunications.



Paulina Dejmek-Hack

Financial Adviser, President Juncker's Cabinet, European Commission

Paulina Dejmek Hack is economic adviser to the President of the European Commission, Jean-Claude Juncker.

Paulina joined the European Commission in 2004, after having worked in a law firm in Frankfurt am Main and at the EFTA Surveillance Authority in Brussels where she was responsible for financial services, capital movements and company law.

After a couple of years in the unit for insurance and pensions in DG MARKT, Paulina joined the Legal Service of the Commission in 2007, providing legal advice on financial services and financial market matters. During the Swedish EU Presidency in 2009, Paulina was seconded to the Swedish Permanent Representation as financial attaché.

Paulina joined the private office of Commissioner Michel Barnier, subsequently Vice-President of the European Commission, in 2010. She was the Deputy Head of Cabinet between February and October 2014.

Paulina is a Swedish and Czech citizen, she holds a Master of Laws degree from the University of Lund, Sweden, and a doctorate degree from the University of Heidelberg, Germany.



Simone Dettling

Head of EMEA, UNEP Finance Initiative

Simone Dettling leads UNEP-FI's work with its more than 130 banking members as well as key external stakeholders, such as policy makers, regulators and civil society. Before joining UNEP-FI, Simone managed the German Government's Emerging Markets Dialogue on Green Finance, under which she and her team worked with financial institutions from G20 Emerging Markets and Europe to integrate environmental costs into financial decision making and product development. As expert on green finance at the German International Cooperation (GIZ), she furthermore advised projects in emerging economies worldwide on renewable energy and energy efficiency financing, incorporation of natural capital considerations in financial decision making, as well as innovative approaches for green economic development. Simone holds an MA in International

Economics from the Johns Hopkins School of Advanced International Studies in Washington, D.C. and during her career has lived and worked in various developing countries, such as Bangladesh, Lebanon and Malawi.



Olivier Guersent

Director General, DG FISMA, European Commission

Olivier Guersent graduated with distinction from the “Institut d’Etudes Politiques de Bordeaux” in 1983. He joined the French Ministry of Economy and Finance in 1984, where he carried out many investigations for the French Competition Authority.

Mr Guersent joined the European Commission in 1992, initially with the "Merger Task Force" in the Directorate-General for Competition. Since then, he has alternated between the private offices of a number of European Commissioners (Karel Van Miert, Michel Barnier and Neelie Kroes) and DG Competition (successively Deputy Head of Unit in charge of cartels, Head of Unit in charge of policy and coordination of cases, Head of Unit in charge of merger control, Acting Director “Transport, postal and other services”) and from 2009, Director responsible for the fight against cartels. From 2010 to 2014 he was the head of the private office of Michel Barnier, Commissioner for Internal Market and Services.

Having held the position of Deputy Director-General since July 2014, Mr Guersent has been Director-General of the Directorate-General for Financial Stability, Financial Services and Capital Markets Union since 1 September 2015.

Married and a father of three children, he is a member of the board of the non-profit organisation Aremis that provides medical care in the home, primarily to cancer patients in the Brussels area. Mr Guersent is a regular lecturer to postgraduate university students.



Dr Alexandra Hachmeister

Chief Regulatory Officer, Deutsche Börse AG

Alexandra Hachmeister is Chief Regulatory Officer, Managing Director of Group Regulatory Strategy, and a member of the Group Management Committee of Deutsche Börse AG. Ms Hachmeister joined the company in 1999. Since then she served in various positions and departments including Market Design Functionality, Systems Business Development and Boards & Committees, including managing the Group’s Corporate office prior to becoming Head of Regulatory Strategy. In her role as Chief Regulatory Officer she is responsible for the development, implementation and communication of the Group’s global regulatory strategy and positioning.

Ms Hachmeister is a member of the Affiliate Members Consultative Committee, International Organisation of Securities Commissions (IOSCO), a member of the Group of Economic Advisors to the European Securities and Markets Authority (ESMA) and also of the working group 'Role of Financial Services in Society' World Economic Forum (WEF).

In addition to this she is engaged in lecturing on market structure and regulation at the Johann-Wolfgang-Goethe University Frankfurt/Main and at the University of Basel.

Ms Hachmeister studied business administration/management in Germany, France and the US, and holds a Ph.D. in market microstructure from European Business School.



Huw Jones

Regulation Correspondent, Europe, Thomson Reuters

Mr Jones has been a correspondent at Reuters for twenty years. He joined in New York where he covered commodities exchanges before moving on to writing about Wall Street during the dotcom boom. He returned to London where he wrote about the creation and emergence of a pan-European stock market with the launch of the euro, stock exchange mergers and regulation, including the first MiFID directive.

He then spent four years in Brussels as an EU correspondent, covering financial services, telecoms, media and industry. Since 2009 he has been based back in London, covering the G20's regulatory agenda, EU and UK regulation.



Esko Kivisaari

Deputy Managing Director, Finance Finland

Esko Kivisaari is the Deputy Managing Director of Finance Finland (currently acting Managing Director). He is also a Member of the EU Commission High Level Expert Group on Sustainable Finance, and a Fellow of the Actuarial Society of Finland. He also works as the Vicechair of the Actuarial Association of Europe (AAE) and the Chair of the Insurance Committee of the AAE.

Mr Kivisaari is also the Chair of the Big Data Working Group of the International Actuarial Association and a Member of the Executive Committee of Insurance Europe.



Wim Mijs

CEO, European Banking Federation

Wim Mijs was appointed Chief Executive of the European Banking Federation in September 2014.

Between 2007 and 2014 he served as CEO of the Dutch banking association NVB. During this time, he transformed the NVB into a modern industry association, positioning it as the key representative of the banking sector in the midst of the financial crisis.

Mr Mijs studied law at the University of Leiden in the Netherlands, specialising in European and International law. After his studies he worked for one year at the International Court of Arbitration at the Peace Palace in The Hague. In 1993 he joined ABN AMRO in Amsterdam before moving to Brussels to head up the bank's EU liaison office. He moved back to The Hague in 2002 where he became the Head of Government Affairs for ABN AMRO.

Between 2011 and 2015 Mr Mijs served as Chairman of the International Banking Federation. From 2012 to 2014 he was Chairman of the Executive Committee of the EBF. From 2013 to 2015 he was President of the Board of Euribor, now known as the European Money Market Institute.

He is married and has two children.



Frédéric Oudéa

President, EBF & CEO, Société Générale

Born in 1963. Frédéric Oudéa is a graduate of the Ecole Polytechnique and the Ecole Nationale d'Administration.

From 1987 to 1995, Frédéric Oudéa held various positions in the French senior civil service (Audit department of the Ministry of Finance, Ministry of Economy and Finance, Budget Ministry, Private Office of the Minister of Budget and Communication). In 1995, he joined Société Générale and in 1996 he was appointed first Deputy Head, then Head of the bank's Corporate Banking arm in London. In 1998, he became Head of the Global Supervisory and Development of the Equities division. In May 2002, Mr Oudéa was named Deputy Chief Financial Officer of Société Générale Group. He became Chief Financial Officer of the Group in January 2003. In 2008 he was appointed CEO of the Group, before becoming Chairman and Chief Executive Officer in 2009. Following the regulatory split between the roles of chairman and chief executive, he was appointed Chief Executive Officer in May 2015. In 2010 Mr Oudéa was named Chairman of the Steering Committee on Regulatory Capital ("SCRC") at the Institute of International Finance ("IIF") and President of the European Banking Federation ("EBF") since January 2015.



Richard Peers

Director Financial Services Industry, Microsoft

Richard Peers is Microsoft's EMEA Banking Industry Director working with their largest clients and Fintech innovators. He has spent the last 19 years at Microsoft in sales, services and marketing leadership, with the last five years deeply engaged with clients, Fintechs and partners in Financial Services. Working on projects and engaging with leadership teams he brings an up to the minute insight on the vision and the practicalities of "Digital Banking".

In 2016 he contributed a chapter to the "Fintech Book" on the API economy and the impact of PSD2 and Fintech's on Banking. He created and chaired the Microsoft Digital transformation in FSI event at Level 39, which was instrumental in helping leading banks adopt the cloud.

In Feb 2015 he created the API economy event in Level39 and commissioned the "Embracing the API Economy" whitepaper. Two banks, mBank and Barclays, discussed their approach to this area.

In Nov 2014 he created and chaired the Digital Banking Summit which examined three different models to becoming a Digital Bank. In 2013 he created the Digital Wallet Foundry which combined a conference and a hackathon to bring business and developers communities together. DWF sought to crack the code on Identity, Loyalty and Payments and was widely praised as a thought leading initiative.

Mr Peers is a regular speaker at events and contributor via social media on topics such as: Transformation; Innovation, Technology and the environment. He is a member of the panel selecting the Fintech50 2016. As a member of Level39, London's premier Fintech community he advises a number of start-ups in the banking space.



Javier Perez

President, Mastercard Europe

Javier Perez is president of MasterCard Europe and a member of the company's Management Committee. Mr. Perez is responsible for the Europe Region and Global Accounts, encompassing 53 countries and working with 9,000 MasterCard financial institutions. He also helped establish the World Food Programme-MasterCard partnership.

Before taking his current role in 2006, Mr. Perez was president of the Latin America and Caribbean region, achieving significant growth.

Previously, Mr. Perez was the general manager of the customer division for MasterCard Europe. He was responsible for all regional business developments across the continent, including branding, distribution, sponsorship and products, and was a founding member of EMVCo. He joined MasterCard in 1996.

Mr. Perez began his banking career with Banco Bilbao Vizcaya Argentaria (BBVA). While at BBVA, he held various top level international positions including country executive for Tokyo and Hong Kong operations; president of the bank's Miami subsidiary, managing bank operations in Latin America and Southeast U.S.; head of payment systems, commercial banking and new banking products in Spain; and international area head for the Asia, Middle East and Africa regions.

He has also served in executive positions at Banca Catalana, Banco Directo, Lider Direct Marketing, Lider Telemarketing, Lider Advertising and Visa International.

He has also participated as a member of the Board of Directors for a number of Spanish banking and insurance groups including Europay España, Visa España, Banco de Negocios, Banco de Crédito Local, Caja Postal, Banco Industrial, Banco de Crédito Agrícola, Banco de Alicante, Seguros Plus Ultra and the Spanish Prison Board.

A native of Spain, Mr. Perez has master's degrees from the ESADE University, Spain and Thunderbird School of Global Management USA.



Sirpa Pietikäinen

Member of the European Parliament

Ms. Pietikäinen is a Finnish member of the European People's Party (EPP) in the European Parliament. She was former Finnish Minister of Environment (1991-1995). Her career at the Finnish parliament is extensive, ranging from the year 1983 to 2003. She first came to the European Parliament to replace Alexander Stubb in 2008, and was re-elected in 2009 and 2014.

At the European Parliament, Ms. Pietikäinen is a member of the Economic and Monetary Affairs Committee and the Committee of Inquiry to investigate alleged contraventions and maladministration in the application of Union law in relation to money laundering, tax avoidance and tax evasion (PANA Committee). She is a substitute member of the Environment, Public Health and Food Safety Committee, as well as of the Women's Right and Gender Equality Committee. In the ECON-committee she has been responsible for legislative reports on transparency directive and non-financial reporting, while in ENVI Committee she was Rapporteur for the own initiative report on Resource Efficiency: moving towards a circular economy.

She is active in several organizations. Her positions of trust include Chairmanship of the Globe EU.

A graduate from the Helsinki School of Economics, Ms. Pietikäinen has MSc (Business), and still teaches university courses on negotiations theory and practices.



José María Roldán

Vice President, EBF & Chairman and CEO, Spanish Banking Association AEB

Mr José María Roldán is Chairman and CEO of the Spanish Banking Association since April 2014, after 13 years as Director-General at the Banking Regulation and Financial Stability department of the Bank of Spain and member of its Executive Board. From May 2015, he is also the Vice-President to the European Banking Federation (EBF). During his tenure in office as Director-General he was part of the Basel Committee on Banking Supervision (BCBS), and chaired both the Standards Implementation Group (SIG) of the BCBS and the Joint Forum during the tenure of the BCBS.

He founded and was the first Chairman of the Committee of European Banking Supervisors (CEBS); the forerunner of the European Banking Authority (EBA), after being President of the Financial Action Task Force on Money Laundering (FATF). He also chaired the extinct Banking Advisory Committee (BAC) of the EU.

Mr Roldán joined the Bank of Spain as Senior Economist of the Research Department in 1989, but in 1994 he took up a post at the European Monetary Institute (the forerunner of the European Central Bank) in Frankfurt.



Giovanni Sabatini

Chairman, EBF Executive Committee & CEO, Italian Banking Association (ABI)

Giovanni Sabatini, General Manager of the Italian banking association (ABI) since 2009, has been appointed as the new Chairman of the Executive Committee of the European Banking Federation for a two-year term from January 2016. He's also Chairman of Consorzio Bancomat. Giovanni Sabatini graduated in Economics and Business from the LUISS university in Rome and later returned there in the capacity of lecturer.

Mr Sabatini has been Co-Manager of CONSOB (the Italian Stock Exchange Authority) as well as overseeing its Issuers Information Division since June 2008. From September 2004 to May 2006 he headed the Intermediaries Division and before that he was in charge of the Markets Division (September 1986-May 2001).

From June 2006 to June 2008 he was the Head of the Banking and Financial System - Legal Affairs Department of the Italian Ministry of Economy and Finance. At this time Giovanni Sabatini was also the Ministry's representative on the High Council of the Bank of Italy. From May 2001 to September 2004 he was CEO of Monte Titoli S.p.A (a company owned by the Italian Stock Exchange Group) and Chairman of ECSDA (the European Central Securities Depositories Association). From July 2009 to 2014 Mr Sabatini was Chairman of the Consultation Committee of the Italian stock exchange Borsa Italiana.



Johan Thijs

CEO, KBC Group

Johan Thijs is currently the CEO of KBC Group NV, KBC Bank NV, and KBC Insurance NV. His journey with KBC began in 1988. In 1998 he became General Manager for KBC Insurance and has been ongoing in different positions ever since. Aside from his work at KBC, he is a Member of the Board of Directors for VOKA (Association of Enterprises Flanders), for VBO (Organisation of Belgian Enterprises) and is the Chairman of the Board of Directors for Febelfin (Professional Association Belgian Banks).



Cora van Nieuwenhuizen

Member of the European Parliament

Ms Cora van Nieuwenhuizen has been a Member of European Parliament since July 2014. On behalf of the Dutch liberal party VVD she is a member of the Committee on Economic and Monetary Affairs (ECON) and the Committee on Industry, Research and Energy (ITRE). Her mission is to improve the competitiveness of the European Union through bringing about structural reforms, completing the internal market, cutting unnecessary administrative burdens and stimulating research and innovation.

Currently, Ms Van Nieuwenhuizen is rapporteur on the Fintech report of the European Parliament. From 2010 to 2014, Ms Van Nieuwenhuizen was Member of the Dutch national parliament. Before that she was Regional Minister for Infrastructure and Mobility in her province, Noord-Brabant.



Julia Verlaine

Financial Journalist

Julia-Ambra Verlaine writes about financial services and regulation in the European Union for The Wall Street Journal and Dow Jones bureau in Brussels.

Ms. Verlaine previously worked at Bloomberg News, where she reported on investment banks before relocating to Brussels in 2015 to focus on financial regulation. Prior to starting a career in journalism, she worked at Barclays covering macro hedge funds on the foreign exchange desk in both London and New York.

She holds a B.A. from the Faculty of Languages and Linguistics program at Georgetown University in Washington, D.C. Ms. Verlaine is a dual American-Belgian citizen. She is bilingual in English and French, and is conversationally fluent in Italian.